

Home modifications – Frequently Asked Questions

What home modifications can we pay for?

We cover the cost of reasonable and necessary home modifications related to injuries sustained in a motor accident. This includes changes to facilitate your return home or assistance in finding alternative accommodation if needed.

What is the purpose of home modifications?

Home modifications aim to make your home accessible, ensuring you can engage in your daily activities comfortably and independently. They may also accommodate attendant care needs, like providing space for assistance in the bathroom.

How do you assess my needs for major home modifications?

An assessment by a Building Modification Occupational Therapist (BMOT) and a Building Modification Project Manager (BMPM) will look at your needs in your home and they will submit reports to us. Factors which we consider when reviewing home modification requests include how long the modifications are needed, structural limitations, the scale and cost of the modifications when compared with other options and regulatory requirements.

What does a modified home look like?

Major modifications may involve changes both inside and outside your home, such as adding ramps or widening doorways for easier access, and adjusting internal spaces like bathrooms, bedrooms, and kitchens.

What modifications can be paid for if I don't own the home I live in?

Permission from the property owner is required, including approval from the Owners' Corporation for external changes. The duration of your stay and the owner's agreement affect which modifications are completed.

What if I am renting?

Written consent from the landlord is necessary, along with potential approval from the Owners' Corporation for external changes. The duration of your tenancy affects the modifications covered, with up to \$21,000 (exclusive of GST) per year for guaranteed leases.

What support is provided during modifications?

If necessary, alternative accommodation arrangements are made, with costs covered by us. Accommodation expenses aren't covered if unrelated to the accident or when modifications aren't underway.

Who can I contact for concerns about my home modifications?

Your Lifetime Care or Workers Care contact is available to address any concerns you have throughout the process.

What if I disagree with the recommendations?

All recommendations are discussed with you, and your agreement is required before they are submitted. If you have any concerns these can be addressed with the Building Modification Occupational Therapist or your icare or Home Modifications contact.

Is there anything I need to do before modifications start?

Before modifications begin, you will need to agree to them, sign a building contract, inform your bank, and contact your home and contents insurer.

Will we pay for insurance, repairs and maintenance of the modifications?

We cover the reasonable cost for repairs and maintenance of home modifications that are essential for access and safety. The homeowner is responsible for any repairs and maintenance of the home as a result of normal wear and tear. We will fund insurance of the home modifications, being the difference in insurance cost between an unmodified home and a modified home. You should seek quotes and submit for reimbursement of the insurance of the modification portion only via an Expense Claim Form.

Can I have any extra work done while the modifications are being completed?

Additional work can be completed at your expense only if it doesn't interfere with approved modifications.

What choice do I have regarding fixtures and finishes?

You will be provided with a choice of standard fixtures and finishes as long as they meet the recommendations of the BMOT and BMPM. If choosing more expensive options, you're responsible for the difference in cost.

Can I choose my own builder?

You can request your preferred builder be included in the tender process, but all modifications must be completed by a licensed builder.

What happens if my circumstances change after modifications?

Additional modifications may be funded if circumstances change significantly, such as health deterioration or relocation needs.

Why do I need to sign a builder's contract?

All residential building work in NSW worth over \$5,000 must have a written contract. You can refer to the NSW Fair Trading website for further information.

What is a BMOT and a BMPM?

A BMOT is a Building Modification Occupational Therapist and is a professional who specialises in major building modifications.

A BMPM is a Building Modification Project Manager and is a professional who ensures that the recommended modifications meet the required building standards. They work in the industry and have experience in the construction and management of building modifications.

What happens if I no longer need some or all of the modifications?

We don't remove or alter previous major modifications.

Will you modify my yard?

Outdoor modifications related to your injuries and improving access may be considered.

Do I get copies of the reports and plans?

Reports can be requested once decisions are made. Building plans can be obtained from the builder.

Will you modify a second home lived in concurrently?

Basic access modifications for a second home may be funded if related to the accident and beneficial. In considering modifications for a second home, we consider the extent of any previous

home modifications and the anticipated amount of time that you expect to spend in the second home.

What home modifications can't we pay for?

We do not cover modifications for illegal structures, general household items, value-adding renovations, pools, heating of a pool, modifications without permission, or those providing no clear benefit. Loss of home value due to modifications isn't covered either.

If your circumstances change or you'd like further information about home modifications, you can contact us through one of the options below. There is also information on our website.

icare NSW

GPO Box 4052, Sydney NSW 2001

General Phone Enquiries: 1300 738 586

www.icare.nsw.gov.au